



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

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Q: I am having more and more trouble paying my Medicare prescription costs lately. What can I do?

Keeping up with your prescription costs can be a big burden, but there are some things you can do to lower your costs.

Switching to generic drugs or other lower-cost drugs can help. Talk to your doctor about the prescriptions you are taking to find out if a generic or different brand drug can be a safe replacement for you.

Make sure that any new prescriptions will be covered by your drug plan's formulary.

Mail-order for your prescriptions may also be a good option. Most Medicare drug plans include a mail order option that can lower your co-pays. You can call your drug plan and ask what is available through the company.

You can find more information on mail-order pharmacies, generic, and less expensive brand name drugs using the Drug Plan Finder at www.medicare.gov.

Check out Pharmaceutical

Assistance Programs. Many major drug manufacturers, such as Pfizer, Merck, and Lilly, offer assistance programs for people enrolled in Medicare Part D. Find out if there is a Patient Assistance Program offered by the manufacturers of your prescriptions by going to www.pparx.org or calling 1-877-793-0765.

Look into Indiana's State Pharmaceutical Assistance Program - Hoosier Rx. Hoosier Rx can help pay your monthly Part D premium, up to \$70 per month. Your yearly income must be less than \$15,840 for an individual (or \$21,240 for a couple), but your assets will not be considered. If you think you meet these requirements, call 1-866-267-4679, or go to www.ingov/HoosierRx.

If you are a honorably discharged veteran, consider using your VA drug benefit (\$8 per prescription per month). Veterans can use the VA drug benefit by mail order for their monthly maintenance drugs and still use Medicare Part D for other prescriptions. To apply, call 1-877-222-8387.

Several national pharmacies have low-cost generic drug programs you can take advantage of. Pharmacies

at Meijer, Target, Wal-Mart, Kroger, and other chain stores often have \$4 generics or other cost-saving programs. Not all generics are included, and you may check with several stores to get the best deal on your prescription.

Look into national and community-based charitable programs. These programs, such as the National Patient Advocate Foundation for the National Organization for Rare Disorders, may have programs that can help you with your drug costs. Find out more at www.benefitscheckup.org.

If you have Medicare and have limited income and resources, you may qualify for extra help paying for your prescription drugs. To be eligible, individuals would have yearly incomes of less than \$15,840 and resources less than \$12,510. Couples would have yearly incomes less than \$21,510 and resources less than \$25,010. If you qualify, you could pay between \$1-\$5 for each drug, have no gap in coverage (the donut hole), and no deductible. Partial help is also available.

You can find out more or apply online at www.ssa.gov/prescriptionhelp or call 1-800-325-0778.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.